REDUCED PRICES.—ED ARD GILBERT (late William Cleave), of William road, Pi Basin, begs to acquaint Builders and the Trade that he has no at his Manufactory (the first of its kind ever established a very large assortment of Dry and Well-seasoned OAK and D PRE- PARED FLOORING BOARDS and MATCH ING of all sorts, from ¾ inch to 1¼ inch thick, planed to a per width and thickness, and at greatly Reduced Prices. Also Timber, Deals, Oak Planks, Scantlings, Rush Mills, Moulding Machinery, Lathe, &c.—Apply at E. BIMMS (late Cleave's) Flooring Manufactory, Wilton-road, Pimlico Basin.

PREPARED FLOORING.—A FRED BOSLING begs to call the attention of Builders and Co- nmery generally to his STOCK of BOARDS, prepared the best possible manner, and fit for present use; their superiority to over boards generally sold it ring sufficiently evinced by greatly increased demand. A. BOSLING is in a position to every description of Baltic and other deals imported into this try at the lowest possible price consistent with fair trading; to him, he collect the orders of those who have not as yet favoured him, he ing assured he can offer them advantages which they will appreciate.—Southwark-bridge Wharf, Bankside.

THOMAS ADAMS, MAHOGAN Y and TIMBER MERCHANT, Bermondsey New-road, near the Bricklayers' Arms; ten minutes' walk from the Lon bridge Station.—T. A. continues to offer those who may favour with their orders the following advantages, viz.:—A most from a large SEASONED STOCK of FLOORING and TCHED BOARDING, always kept under cover (the having very dryton sheds, at the LOWEST POSSIBLE PRICES, and he it his study to execute all orders with the greatest despatch, to the requirements of the parties as to quality and he begs to state that the boards are measured after are pre- pared. Mouldings from a very large stock, 24 for imme as, at reduced prices; a drawing of 200 patterns, with prices forwarded on receipt of two postage stamps. A very extensive s of Cut Deals of every description (kept under cover), as whole- and the saving charged at reduced mill prices. Sa out to order as per load. In fact, all wood goods, either foreign or English, and in every shape that can be required builders, cabinet makers, wheelwrights, &c. Every indu ement delivered to cash buyers. All goods, except whole timber, deliver within four miles. Orders taken to pack goods for rail

N.B. English timber taken in exchange.

ENGLISH TIMBER.—Oak, Ash, r Elm cut to any length and scantling at from 8s. 6d. t per foot for oak or ash; 1s. and upwards for elm. Oak mash- from 3d. per foot run. Floor boards 1-inch and 1¼-inch yello eaten as 12s. 6d. and 14s. Also, Dantzic Timber at 6½ per lo 1¼ and 1¼-inch square cast-steel, 40s. per cwt.—Apply to M AY, 89 Londenhall-street.

MOULDINGS by Machinery at educed Prices.

Large Ogee Architrave, 2¼ inches by 1 inch, 6s. 6d. p	
Do. Do. with returned bead, Do. .. 7s. 6d.	
Small Ogee Architrave, 2¼ inches by 1 inch, 5s. 0d.	
Do. Do. with returned bead, Do. .. 5s. 6d.	
Ogee Door Moulding .. .. 3s. 6d.	

A list of sections of the most useful and approved s, with prices proportionate to the above, will be forwarded on pt of a penny stamp. Terms, cash.—Apply to THOMAS A CHECTT, Saw Mills, Cambridge-street, Old St., Pancras-road.

NEIRS PATENT PLA ING MA HINE.

SAW MILLS, GILLINGHAM-STREET, PIM ICO.

TIMBER of any size, PLANK, EALS, and BATTENS, &c., sawn on the most approv principle; Boards, &c., prepared, matched, and grooved, by 's Patent Machinery. The Mills have all the advantages of r ation and water-carriage, being connected with the Thames by Grosvenor Canal. Goods fetched from the docks, and carted free of charge.

Address to HENRY SOUTHA Saw Mills, Gillingham-stre Pimlico.

N.B. Estimates given for Sawing and Plan

THE GENERAL WOOD-C TTING COMPANY, TIMBER WHARF, SAWING, PLANING, AND MOULDING M LLS, Belvedere-road, Lambeth, near Waterloo-bri , are prepared to supply timber and deals, cut to ancet, to any extent, at the current prices of the day. They g a large stock of WELL-SEASONED FLOORING a MATCH BOARDS, which, being manufactured by themselv y offer at the lowest remunerating profit. Buyers of timber, from the company will find their extensive saw mills a conve for the immediate conversion of their purchases to any which may suit them.

The Company beg leave to call the attention of the to their NEW MOULDING LIST, the largest ever publishe to state that, in addition to the numerous patterns there ntained, their machinery enables them to execute every ription of mouldings, from drawings, &c., with an accuracy despatch which must ensure satisfaction.

The moulding list, containing nearly 200 diagrams, with prices attached, may be had at the mills, or shall be forwarde on receipt of six postage stamps the amount of the postage thereof.

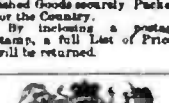
N.B.—The Company (without previous preparati manufactured and delivered to the Great Exhibition 1 miles of mats within ten days after receiving Messrs. Fo Anderson and Co.'s order, which these gentlemen have certified and that the work was executed to their entire satisfaction.

TIMBER PRESERVING COM ANY.— LONDON WORKS and SAW-MILLS, ERRANDS WHARF, ROTHERHITHE.—This Company, in connection with their works for the preservation of timber again dry or wet rot, fire, &c., are prepared to undertake SAWING every de- scription on moderate terms. Their spacious wharf affords every facility for receiving timber or deals from the co- tractors, builders, or others, to be converted and delivered as required.—For prices, &c. apply to the Manager at works, or to the Secretary, 30, King William-street, London-

SANDS & EMERY, ROBERT TREET, BEDFORD ROW.

Sashes and Frames, Shop Fronts, Doors, and all other kinds of Joiners' Work supplied on the Lowest possible Scale of Prices. Wainscot and Mahogany Work done in the best manner, and French polished; Shop and Office Fittings on the shortest notice; Glazed and Polished Goods securely Packed for the Country.

By inclosing a postage stamp, a full List of Prices will be returned.



GREAT EXHIBITION.—HUR WOOD'S PATENT APPARATUS for Moving Fastening Windows and Ventilators. (Class VII. Art. 3 Architects, Builders, and Shipwrights are requested to exami the models, windows, ship scuttles, &c., exhibited as above, the merits of the modes of applying this simple and efficient la to move and fasten all kinds of windows and ventilators. invention to suit for all the ventilators of the Great Exhibi Building.—Further information may be obtained by applying the inspector of the above class, and illustrated catalogues will rwarded per post free upon twelve penny stamps being remitted the patentee, Ingram, Saltash.

UNION ASSURANCE OFFICE (Fire, Life, Annuities, Cornhill and Baker-street, London; College-green, Dublin; and Grosvenor-street, Hamburgh; in- stituted A.D. 1714.

Life.—Reduced rates for young and middle ages, with the guarantee of a Company in existence for nearly 140 years.

The last bonus (1846) gave additions to policies varying from 18 to 70 per cent. on the previous seven years' premiums.

Lower rates without profits.

Two-thirds only of the premium may be paid until death.

Decreasing and increasing rates of premium, and half-yearly or quarterly.

Loans granted. Medical fees allowed.

Fire insurances at the usual rates, and profits returned on policies taken out for seven years by prompt payment.

March 7, 1851. THOMAS LEWIS, Secretary.

PROVISION FOR FAMILIES IN CASE OF DEATH; ENDOWMENTS FOR CHURCHES, CONVENTS, AND SCHOOLS, BY MEANS OF ASSURANCE.

THE CATHOLIC LAW and GENERAL LIFE ASSURANCE COMPANY, 8, New Coventry-street, Leicester-square, London; 13, Bachelor's-walk, Dublin; and 19, Rue Treschet, Paris. Incorporated under 7 & 8 Vict. c. 110.

CAPITAL £200,000.

This Company assures diseased as well as healthy lives for sums of from £1 to £1,000.

The annual income is nearly £40,000.

Lives declined by other offices accepted at equitable rates.

Prospectuses, proposals, and every information furnished on application to the Actuary or Secretary.

WILLIAM HENRY ARCHER, Actuary.
WILLIAM NORRIS, Secretary.

LIFE ASSURANCE for the WORKING- CLASSES.

BRANCH OFFICE—8, EXETER CHANGE, WELLINGTON STREET NORTH (opposite Waterloo-bridge), STRAND.

Open every Evening from Six till Eight o'clock.

Subscription for securing payments of £1. and up to £20. payable on death of subscriber, may be made upon the following terms, certified by the Actuary of the Company, W. H. Archer, Esq.:—

Weekly Contributions for payment of £1. at death.

Healthy persons whose age on becoming subscribers shall be—

From 10 to 25 years, to pay (one Penny per Week.			
" 26 to 40	"	"	Twopence "
" 40 to 55	"	"	Threepence "

Collectors call at the houses of Subscribers for these weekly subscriptions.

The rate of subscription will not increase as the contributor grows older, but the same weekly amount paid at the commencement will be continued through life.

Subscribers may make from one to ten subscriptions, so as to secure the sum of Five, Ten, Fifteen, Twenty, and so on up to Fifty Pounds.

N.B. No communications relative to the assurance of sums from £1 to £20. can be attended to unless addressed to Mr. JOHN MOLYNEUX, 8, Exeter Change, Wellington-street North, Strand.

IMPERIAL LIFE INSURANCE COMPANY, 1, OLD BROAD-STREET, LONDON.

CHARLES CAVE, Esq., CHAIRMAN.

THOMAS NEWMAN HUNT, Esq., DEPUTY-CHAIRMAN.

A NEW SCALE OF PREMIUMS on Insurances for the whole term of life has recently been adopted, by which a material reduction has been made at all ages below 70 years.

FOUR-FIFTHS, or 80 per cent. of the profits, are assigned to policies every fifth year; and may be applied to increase the sum insured; to an immediate payment in cash; or to the reduction and ultimate extinction of future premiums.

ONE-THIRD of the premium on Insurances of £100 and upwards, for the whole term of life, may remain as a debt upon the policy, to be paid off at convenience; by which means £1,000 may be insured for the present outlay otherwise required for £666.

LOANS.—The Directors will lend sums of £50. and upwards on the security of policies effected with this Company for the whole term of life when they have acquired an adequate value.

SECURITY.—Those who effect Insurances with this Company are protected by its large subscribed capital from the risk incurred by members of Mutual Societies.

Insurances without participation in profits may be effected at reduced rates.

SAMUEL INGALL, Actuary.

*** A commission allowed to solicitors who introduce business.

GLOBE INSURANCE, Pall-mall and Cornhill, London.

DIRECTORS.

EDWARD GOLDSMID, Esq., Chairman.
WILLIAM TITE, Esq., F.R.S., Deputy Chairman.
GEORGE CARE GLYN, Esq., M.P., Treasurer.

Henry Alexander, Esq.	Boyd Miller, Esq.
John S. Brownrigg, Esq.	Sheffield Neave, Esq.
Boyce Combe, Esq.	Fowler Newman, Esq.
Thomas M. Coombs, Esq.	William Phillimore, Esq.
William Dent, Esq.	W. H. C. Plowden, Esq., M.P.
James W. Freshfield, Esq., M.P., F.R.S.	Robert Saunders, Esq.
Sir J. C. Goldsmid, Bart., F.R.S.	Sir Walter Stirling, Bart.
Robert Hawthorn, Esq.	W. Thompson, Esq., Ald. M.P.
John Hodgson, Esq.	Henry J. Wheeler, Esq.
Richard Lambert Jones, Esq.	Josiah Wilson, Esq.
Robert Locke, Esq.	Benjamin G. Windus, Esq.

Established 1803, for Fire and Life Insurances, and Annuities, and the Purchase of Reversions and Life Contingencies.

Capital, One Million sterling. The whole paid up and invested, and entirely independent of the amount of premiums received.

Insurances may be effected on single lives, on joint lives, and on the contingency of one life surviving another.

Insurances for short or limited periods may be effected at reduced rates, and with the least practicable delay.

Insurances on lives, and property in foreign countries, are granted on application at the Company's offices, or to their agents at home or abroad.

Fire policies due at Michaelmas must be paid on or before the 14th of October.—By order of the Board,

JOHN CHARLES DENHAM, Secretary.

PELICAN LIFE INSURANCE COM- PANY, established in 1797, for Granting Assurances on Lives and Survivorships.—Offices, 70, Lombard-street, City, and 57, Charing-cross, Westminster.

DIRECTORS.

Matthias Attwood, Esq.	Kirkman D. Hodgson, Esq.
Robert Gurney Barclay, Esq.	Thomas Hodgson, Esq.
William Cotton, Esq., F.R.S.	Henry L. Holland, Esq.
William Davis, Esq.	J. Petty Muspratt, Esq.
Richard Fuller, Esq.	C. Hampden Turner, Esq., F.R.S.
Jas. A. Gordon, M.D., F.R.S.	Matthew Whiting, Esq.

AUDITORS.

Emanuel Goodhart, Esq. John Davis, Esq.
John Haggard, D.C.L.

BONUS.

NOTICE.—FOUR-FIFTHS of the Net Profits realised by the Company from Insurances effected upon the Participating Scale of Premiums allowed, agreeably to the conditions of the Policies, every Seven Years, commencing from the 3rd of July, 1840.

The following is a specimen of the Bonuses declared at the first septennial investigation up to the 2nd July, 1847:—

Age when Assured.	Sum Assured.	Premiums Paid. Number.	Premiums Paid. Amount.	Bonus added.	Per centage on Premiums paid.
	£.		£. s. d.	£. s. d.	£. s. d.
25	1,000	8	213 0 0	144 10 0	33 0 0
35	1,000	7	178 16 8	105 13 4	44 14 0
45	1,000	6	151 17 6	103 18 0	68 11 0
55	1,000	5	134 0 0	128 6 7	97 9 10

Annual Premium required for the Assurance of £100 for the whole term of life:—

Age.	Without Profits.	With Profits.	Age.	Without Profits.	With Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
15	1 11 0	1 15 0	40	2 12 10	3 0 5
20	1 12 10	1 16 3	50	4 0 0	4 10 7
30	2 4 6	2 10 4	60	6 1 8	6 7 4

ROBERT TUCKER, Secretary.

UNDER THE SPECIAL PATRONAGE OF HER MOST GRACIOUS MAJESTY THE QUEEN, AND FIELD MARSHAL HIS ROYAL HIGHNESS PRINCE ALBERT, K.G., K.T., K.P., G.C.B., and G.C.M.G.

THE ROYAL NAVAL, MILITARY, AND EAST-INDIA LIFE ASSURANCE SOCIETY, Established A.D. 1837, FOR GENERAL ASSURANCE ON LIVES, 18, Waterloo-place, London.

DIRECTORS.

Colonel Sir Frederic Smith, K.H., F.R.S., R.E., Chairman.	
James Frederick Nugent Daniell, Esq., Deputy-Chairman	
Admiral of the Fleet the Right Hon. Sir G. Cockburn, G.C.B.	Major-Gen. Edw. Wynyard, C.B.
Major-Gen. Sir J. Cockburn, Bt. G.C.H.	Major-Gen. Arnold, K.H., K.C.
General Sir Thomas Bradford, G.C.B., G.C.H.	Archibald Hair, Esq., M.D.
Major-General Sir Hew D. Ross, K.C.B., Deputy Adjutant-General Royal Artillery.	Captain William Lancey, R.E.
	Wm. Chard, Esq., Navy Agent.
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	Major-Gen. Sir John Hall, K.C.B.
	Major F. A. Bothelby, C.B., R.E.
	Major-Gen. Sir G. Pollock, G.C.B.
Capt. Sir Geo. Back, R.N., F.R.S.	Captain William Chappell, R.N.
Major-Gen. Taylor, C.B., H.E.I.C.S.	Captain Michael Quin, R.N.

BANKERS.—Messrs. Coutts and Co., 59, Strand.

PHYSICIAN.—Charles Ferguson Forbes, M.D., K.C.H., F.L.S. Consulting.—J. Messenger, Esq., 4, Savile-street, Lincoln's-inn Fields.

SOLICITOR.—Stephen Harvard, Esq., 13, Suffolk-street, Pall-Mall East.

ACTUARY.—John Finlaison, Esq., the Government Calculator, and President of the Institute of Actuaries.

Assurances are granted upon the lives of persons in every position and station in life, and for every part of the world, with the exception of the Western Coast of Africa within the Tropics.

The Rates of Premiums are constructed upon Sound Principles with reference to security, and, at the same time, upon a moderate scale.

In addition to the Home Premium, in case of increase of risk, persons assured in this office may change from one climate to another without forfeiting their Policies.

Four-Fifths of the Profits are divided amongst the Assured.

The circumstances of the Society, on the occasion of the Second Septennial Division of Profits, to the present year (1851), have warranted the apportionment of a very liberal Bonus.

The additions to various Policies are shown in the following examples:—

Age when Assured.	Policy effected in	Sum Assured	Total Additions in 1851.	
		£.	£. s. d.	
25	1838	1,000	174 13 8	Participates
35	1838	1,000	170 8 8	in Five-
45	1838	1,000	218 6 6	Sevenths
55	1838	1,000	285 19 8	Divisions
64	1838	1,000	388 1 8	of Profits.
25	1844	1,000	49 12 6	Participates
35	1844	1,000	89 4 8	in One-
45	1844	1,000	77 0 6	Seventh
55	1844	1,000	83 13 7	Division
64	1844	1,000	94 15 0	of Profits.

JOSEPH CARTWRIGHT BRETTELL, Secretary.

BRITISH ASSURANCE COMPANY, 8, King-street, Cheapside.

Chairman—SYDNEY SMIRKE, Esq., A.R.A.

The rates for both fire and life assurance are as low as can be safely taken. The premiums for life assurance may be paid to suit the convenience of the assured.—Prospectuses and all particulars may be had at the head office, or of any of the agents.

JOHN REDDISH, Manager.

PHŒNIX FIRE ASSURANCE COMPANY, Lombard-street, and Charing-cross, London. Established in 1782.

TRUSTEES AND DIRECTORS.

SIR ROBERT HARRY INGLIS, Bart., M.P.

Matthias Attwood, Esq.,	James Horne, Esq.
Decimus Burton, Esq.	John Dorrien Magens, Esq.
Octavius Edward Coope, Esq.	J. Masterman, Esq., M.P.
William Cotton, Esq.	John Petty Muspratt, Esq.
William Davis, Esq.	Richard Price, Esq.
George Arthur Fuller, Esq.	George Stanley Repton, Esq.
Emanuel Goodhart, Esq.	Benjamin Shaw, Esq.
Henry Grace, Esq.	Charles Hampden Turner, Esq.
Joseph Owen Harris, Esq.	Matthew Whiting, Esq.
Kirkman Daniel Hodgson, Esq.	Thomas Wilson, Esq.
Thomas Hodgson, Esq.	

ASSISTANT DIRECTOR—Thomas Richter, Esq.

AUDITORS.

John Davis, Esq.
John Hodgson, Esq. James Alexander Gordon, M.D.

SECRETARIES.

Wilmer Harris, Esq. George William Lovell, Esq.

ACTUARY AND SURVEYOR.—John Shaw, Esq.

SOLICITORS.—Messrs. Dawes and Sons, Angel-court.

Insurances against Loss by Fire are effected by the PHŒNIX COMPANY upon every description of Property, in every part of the World, on the most favourable Terms.

Persons insuring with the PHŒNIX COMPANY are not liable to make good the losses of others, as in the case in some offices.

Insurances with this Company expiring at Michaelmas may be renewed within Fifteen days thereafter, or they will become Void.

Prospectuses are now ready at the principal Offices, Lombard-street and Charing-cross, and with the respective Agents throughout the United Kingdom.

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY, No. 11, Lombard-street, London.

DIRECTORS.

THOMSON HANKEY, Jun., Esq., Chairman.
Sir WALTER R. FARQUHAR, Bart., Deputy Chairman.

Henry Hulse Berens, Esq.	Stewart Marjoribanks, Esq.
John Dixon, Esq.	John Martin, Esq., M.P.
Francis Hart Dyke, Esq.	Rowland Mitchell, Esq.
John Harvey, Esq.	James Morris, Esq.
John G. Hubbard, Esq.	Henry Normand, Esq.
George Johnstone, Esq.	Henry R. Reynolds, Jun., Esq.
John Labouchere, Esq.	John Thornton, Esq.
John Loch, Esq.	James Tulloch, Esq.
George Lyall, Esq.	Henry Vigne, Esq.

AUDITORS.

A. W. Roberts, Esq.	Henry Sykes Thornton, Esq.
Lewis Loyd, Esq.	John Henry Smith, Esq.

ACTUARY.—Griffith Davies, Esq., F.R.S.

LIFE DEPARTMENT.—Under the provisions of an Act of Parliament, this company now offers to future insurers four-fifths of the profits, with quinquennial Division, or a low rate of premium without participation of profits.

The next division of profits will be declared in June 1853, and all participating policies which shall have subsisted at least one year at Christmas 1852 will be allowed to share in the profits.

At the several past divisions of profits made by this Company the reversionary bonuses added to the policies from time to time as profits, amounted, on an average of the different ages, to above 2 per cent. per annum on the sums insured, and the total bonuses added at the four septennial divisions exceeded 770,000*l.*

FOREIGN RISKS.—The extra premiums required for the East and West Indies, the British Colonies, and the northern parts of the United States of America, have been materially reduced.

INVALID LIVES.—Persons who are not in such sound health as would enable them to insure their lives at the tabular premiums may have their lives insured at extra premiums.

LOANS granted on life policies to the extent of their value, if proved such policies shall have been effectual for a sufficient time, have attained in each case a value not under 20*l.*

ASSIGNMENTS OF POLICIES.—Written notices of, must be given and registered.

NOTICE IS HEREBY GIVEN, that assurances which will be in force at Michaelmas next by renewal within fifteen days after that time, or with Mr. SAMS, No. 1, St. James's-street, corner of Pall Mall, or with the Company's Agents throughout the Kingdom, cease to be void, they become void.

GEO. KEYS, Secretary.

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